



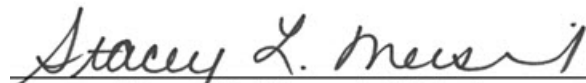
Order Filed on October 4, 2019  
by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1	
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 <a href="mailto:dcarlton@kmlawgroup.com">dcarlton@kmlawgroup.com</a> Attorneys for Secured Creditor PNC Bank, National Association	
In Re:	Case No.: 19-15941 SLM
Alice Mary Semtak, Felix Semtak	Adv. No.:
Debtors.	Hearing Date: 7/24/19 @ 8:30 a.m.
	Judge: Stacey L. Meisel

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: October 4, 2019**

  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtors: Alice Mary Semtak, Felix Semtak

Case No.: 19-15941 SLM

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor PNC Bank, National Association, holder of a mortgage on real property located at 67 Hepburn Road, Clifton, NJ, 07012, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Leonard R. Boyer, Esquire, attorney for Debtors, Alice Mary Semtak and Felix Semtak, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors shall pay the arrearage claim of Secured Creditor (Claim # 15) in full through the Chapter 13 plan; and

It **ORDERED, ADJUDGED and DECREED** that Debtors is to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors reserve their right to object to Secured Creditor's proof of claim and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.